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AUDITOR'S ABILITY TO DETECT FRAUD: THE ROLE OF TRAINING AS A MODERATOR

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Abstract

The ability of auditors to detect fraud is a crucial aspect in maintaining the integrity and transparency of financial statements. In the midst of the complexity and dynamics of the business world, fraudulent practices in financial statements are growing, so auditors are required to have better skills and abilities in detecting these actions. The results showed that redflags had an effect on the auditor's ability to detect fraud, while the auditor's personality and time pressure had no effect on the auditor's ability to detect fraud. The training moderated the influence of auditor personality on auditors' ability to detect fraud, but did not moderate the influence of redflags and time pressure on auditors' ability to detect fraud.

Keywords: ***personality, redflags, time pressure, training, fraud***

INTRODUCTION

Auditors play a crucial role in detecting fraud in companies and organizations. The ability of auditors to uncover fraudulent activities is a very interesting topic in the field of accounting and auditing. Various factors affect the auditor's capacity to identify intentional material misstatements in financial statements, which are indications of fraud (Prameswari et al., 2022). The rise of reporting fraud cases that occurred due to the existence of "black" cooperation between large companies and external auditors (auditors) gave rise to the initiation by accountants, both practitioners and academics, to develop a new audit standard called ISA. The most prominent feature of ISA is the emphasis on the risk aspect. In addition to the risk base, the ISA also emphasizes fundamental changes to principles-based standards. So that standard users are not fixated on rules that tend to be rigid and sometimes not in accordance with the situation at hand. Audit problems from one client to another are not necessarily the same so that on a principle basis, the auditor can overcome a situation and condition with principles rather than rules.

Redflags is an important consideration in fraud detection. Auditors need to be aware of red flags that can indicate potential fraudulent activity in an organization (Gunawan et al., 2022). Recognizing these warning signs allows auditors to conduct more targeted and effective fraud detection audits. In addition, ongoing training and development helps auditors stay up-to-date with emerging fraud schemes and improve their ability to detect fraud effectively. In addition, Hamilah (2019) emphasizes the influence of auditor characteristics on fraud detection, showing a growing interest in understanding how individual traits contribute to fraud detection outcomes. By recognizing the influence of personality traits on fraud detection capabilities, audit firms can tailor their training programs and recruitment strategies to identify individuals with traits that align with successful fraud detection. Time pressure led to a decrease in the level of detection and investigation of qualitative aspects of misstatements, indicating a decrease in the quality of financial reporting fraud opportunity identification (Agustina et al., 2021). This study underscores the importance of overcoming time constraints in audit settings to ensure auditors can maintain a high level of vigilance and rigor in identifying potential fraudulent activity. By acknowledging and

mitigating the impact of time pressure, audit firms can improve their fraud detection processes and protect against financial errors effectively.

LITERATURE REVIEW

Fraud

Fraud has several ambiguous definitions and can be categorized in various forms. The term fraud (English) or fraude (Dutch) is often translated as fraud (Tuanakotta, 2007:93). Audit Alliance Standard (SPA) 240 concerning "Auditor's Responsibilities Related to Fraud in an Audit of Financial Statements" published by the Indonesian Institute of Public Accountants (IAPI) explains, fraud is an act based on intention or unintentionality by an individual or more in management or parties responsible for governance, employees, and third parties, which involves the use of deception to obtain unfair profits and against the law. According to the Black Law Dictionary (2004) in Priantara (2013), fraud is a deliberate act to deceive or lie, a deception or dishonest way to take or eliminate money, property, legitimate rights belonging to others either because of an action or the fatal impact of the action itself.

Ability to Detect Fraud

According to Kumaat (2011), the ability to detect fraud is the ability to get sufficient early indications of fraud, as well as narrow the space for the movement of fraudsters. The ability to detect fraud is defined as a skill or expertise that the auditor has to find indications of fraud. Cheating is an auditor's effort to obtain sufficient initial indications of cheating, and obtaining space for the behavior is getting smaller. Meanwhile, Sari & Helmayunita (2018), considers that the auditor's ability to detect fraud actually shows the self-quality of an auditor. That is the quality of the auditor in explaining the impropriety of a financial report presented by a company or organization by identifying and proving the fraud (Y. E. Sari & Helmayunita, 2018).

Auditor Personality

Personality is defined by Salvator Maddi in Noviyanti (2008) as a person's consistent characteristics and tendencies that determine a person's psychological behavior such as how to think, feel, and act. No one person has that personality that determines a person's attitude. In the study, Nasution et al. (2012) differentiated personality types in two groups, namely, ST (Sensing-Thinking) and NT (Intuition-Thinking) personality types and SF (Sensing-Feeling) and NF (Intuition-Feeling) personality types. Auditors with personality types ST (Sensing and Thinking) and NT (Intuition and Thinking) based on Myers Briggs' theory are auditors who tend to think logically in making decisions and will consider all the facts that exist to support their decisions. It is assumed that this personality type can encourage an auditor to have knowledge of accounting principles and auditing standards, formal education, continuous professional development, and adequate experience will be able to conduct audits objectively and thoroughly. In the context of auditing, fraud is generally systematic or has a pattern, sometimes unconvincing, so to explore it, an objective and critical analytical logic is needed.

Red flags

Early signs (symptoms) usually appear in cases of cheating, although the appearance of these symptoms does not mean that cheating has occurred. These symptoms are known as red flags, which should be understood and used by internal auditors in conducting further analysis and evaluation to detect fraud that may arise before an investigation is carried out (Amrizal, 2004). According to Azis Pratama et al., (2019), red flags are an unusual sign and an unusual condition due to an act of fraud in a company. According to Sari and Adnantara (2019), red flags are a signal of fraud, because where red flags are found, there is a possibility of indications of increased fraud, therefore auditors must know red flags to be able to detect fraud. These red flags are used by auditors to minimize fraud so that it can be more accurate in the bookkeeping records owned by clients and the more effective the technique in detecting symptoms of fraud.

Time Pressure

According to Heriningsih (2002) in Asrini, et al. (2014), time pressure is a situation or condition where there is pressure on the audit time budget that has been prepared and results in a decrease in audit efficiency and effectiveness, job satisfaction and can increase a person's stress level. According to Sososutikno (2003), time budget pressure is a situation shown by auditors in implementing efficiency over the time that has been prepared or there are very strict and rigid time and budget restrictions. The auditor in his task, which is to conduct an audit of financial statements, of course, will be given a time limit by the client to complete his task in accordance with the specified deadline agreement.

Audit Training

Karim in Pramudyastuti (2014) defines training as a practice of proficiency, skill, and agility in carrying out tasks. Auditor training is one of the efforts to develop human resources in the field of knowledge, abilities, and expertise (Dandi, 2017). One of the trainings in fraud detection is fraud audit training, which is one of the techniques or training so that auditors are able to investigate and detect fraud in the company's financial statements. The training is measured based on the auditor's perception of fraud and KKN training, fraud detection training and investigative audit training. The training was conducted to fill in the gaps and provide emphasis on auditing practices and accounting standards for auditor staff in public accounting firms. Systematic audit training in tiered fields in accordance with the auditor level, will make it easier to complete the shortcomings of auditors and give emphasis to audit practices and accounting standards for fraud or fraud is increasingly rampant in various ways that continue to develop so that the ability of auditors to detect fraud needs to be continuously improved (Afiani et al., 2019).

METHOD

This research is a type of quantitative research. The nature of the research with explanatory research that explains the position of the variables being studied and the relationship between one variable and another variable (Sugiyono, 2010). The location of this research is the Public Accounting Firm of Medan City with a research time of 12 months. The population in this study is auditor in Medan City. The minimum sample number is at least five times more than the number of question items analyzed with samples in this study is 100 people.

RESULTS AND DISCUSSION

Results

The respondents who were sampled in this study were as many as 100 auditors. Below is a summary of the characteristics of the research respondents:

Table 1 Respondent Identification

Information		Sum (f)	Percentage (%)
Education Level	S1	55	45
	S2	45	55
	Sum	**100**	**100**
Experience	0 – 5 year	55	55
	5 – 10 years and above	45	45
	Sum	**100**	**100**
Age	21 – 30 year	50	50
	30 – 40 years and above	50	50
	Sum	**100**	**100**

Source: Primary Data Processed (2024)

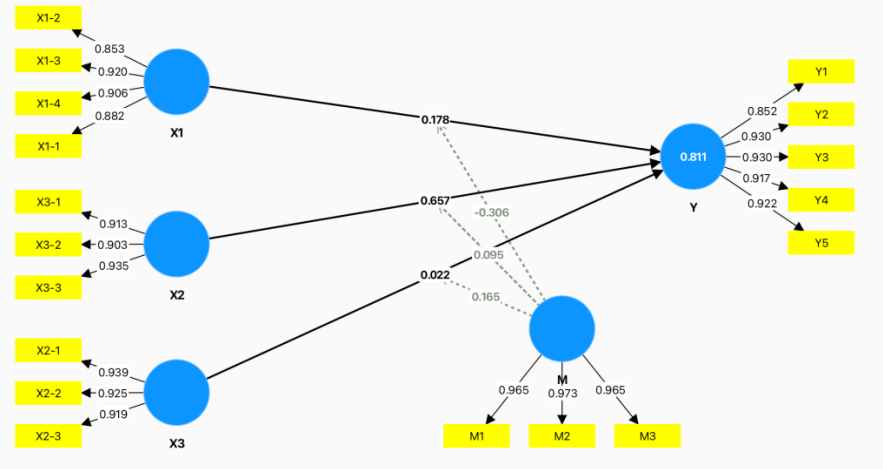
Based on the table above, it can be seen that most of the respondents are young auditors (50%) who have an undergraduate education level (55%) who still have 0-5 years of experience (55%).

Outer Model Analysis (Measurement Model)

The outer model consists of convergent validity, discriminant validity, and composite reliability.

Convergent Validity

The convergent validity of the measurement model with reflexive indicators can be seen from the correlation between the score item/indicator and the construction score. Individual indicators are considered reliable if they have a correlation value above 0.70. The structural model in this study is shown in the following figure:



Gambar 1 Hasil Uji Convergent Validity

Source : Smart PLS Program Output, 2024

The Smart PLS output for the loading factor gives the results in the following table 2: Outer Loadings

	M	X1	X2	X3	Y
M1	0.965				
M2	0.973				
M3	0.965				
X1-2		0.853			
X1-3		0.920			
X1-4		0.906			
X2-1				0.939	
X2-2				0.925	
X2-3				0.919	
X3-1			0.913		
X3-2			0.903		
X3-3			0.935		
Y1					0.852
Y2					0.930
Y3					0.930
Y4					0.917
Y5					0.922
X1-1		0.882			

Source : Smart PLS Program Output, 2024

All indicators have a loading factor > 0.70, meaning that all indicators are valid indicators to measure their construct.

Square Root of Average Variance Extracted *(AVE)*

The recommended Average Variance Extracted (AVE) value is above 0.5 (Mahfud and Ratmono, 2013). If the AVE value is greater than 0.5, then discriminate validity is considered good. The following are the values of Average Variance Extracted (AVE) in this study:

Table 3 Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)	Information
Auditor Personality (X1)	0.793	Baik
Redflags (X2)	0,841	
Time Pressure (X3)	0,860	
Training (M)	0,936	
Ability to Detect Fraud (Y)	0.829	Baik

Source: Data processed by PLS (2024)

Based on Table 3 above, the AVE for each variable in this study is included in the Good category because the AVE value is greater than 0.5.

Discriminant Validity

The validity test of discrimination in this study was carried out with the Fornell-Larcker approach. In the discrimination validity test, the square root value of the AVE of a latent variable, compared to the correlation value between the latent variable and other latent variables. The results of the validity test of discrimination in this study are as follows:

Table 4
Discrimination Validity Testing

	M	X1	X2	X3	Y
M	0.968				
X1	0.376	0.891			
X2	0.347	0.698	0.917		
X3	0.341	0.695	0.673	0.928	
Y	0.382	0.685	0.885	0.642	0.911

Source: Data Processed by PLS (2024)

From Table 4, it can be seen that the square root value of AVE for each latent variable is greater than the correlation value between the latent variable and other latent variables. So it can be concluded that this study has met the requirements for the validity of the crime.

Composite reliability and Convergent Validity

Measurement assessment is essential and absolutely necessary as conducting thorough testing for the reliability and validity of the scale used to measure latent constructs and their manifest variables. The reliability of the composite and the Alfa Cronbach values for the construction studied, calculated using the SmartPLS software, are as follows:

Table 5 Reliability Testing based on Cronbach's Alpha (CA)

Variable	Cronbach's alpha
Auditor Personality (X1)	0.913
Redflags (X2)	0.905

Time Pressure (X3)	0.919
Training (M)	0.966
Ability to Detect Fraud (Y)	0.948

Source: Data processed by PLS (2024)

The recommended Cronbach'a Alpha (CA) value is above 0.7 (Mahmud and Ratmono, 2013). Based on Table 5 above, all CA values > 0.7, which means that it has met the reliability requirements based on Cronbach's alpha.

Structural Model Analysis (Inner Model)

Model R Square

The results of the R Square test in this study are shown in Table 6 below:

Table 6. R-Square

	R Square	R Square Adjusted
Y	0.811	0.796

Source: Data processed by PLS (2022)

Based on Table 6, it can be seen that the coefficient value for the latent variable of performance improvement (Y) is 0.811, which means that the adoption of strategic management accounting is able to explain its influence on performance improvement of 81.1% and is relatively strong.

Hypothesis Testing (Inner Model)

The results of the outer model test show that it has met the validity and reliability requirements. In addition, the examination of the inner model, which includes testing the significance of the direct effect. The inner model in this study is shown in the path diagram as follows:

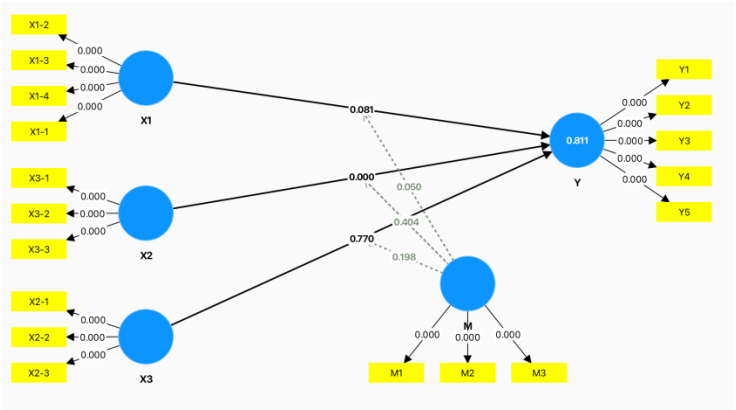


Figure 2 Results of PLS Structural Model

Based on the above results, it can be seen that redflags affect the auditor's ability to detect fraud, while the auditor's personality and time pressure have no effect on the auditor's ability to detect fraud. The training moderated the influence of auditor personality on auditors' ability to detect fraud, but did not moderate the influence of redflags and time pressure on auditors' ability to detect fraud.

Discussion

The Influence of Auditor Personality on Auditors' Ability to Detect Fraud

The results of the study show that the auditor's personality does not have a significant effect on the auditor's ability to detect fraud. This finding is in line with the opinion of Nelson (2009), who stated that professional skepticism as part of the auditor's personality often does not work optimally without the support of adequate audit procedures and relevant training. This is because the ability to detect fraud is more influenced by the auditor's work experience, technical expertise, and understanding of red flags (Hurtt et al., 2013). In addition, the applicable audit standards provide detailed enough guidance so that it can reduce the dependence on the individual personality of the auditor in the audit process. Personality tends to be stable and difficult to change

(Barrick & Mount, 1991), so its influence on cheating detection ability is not as flexible as other factors that can be more developed, such as technical knowledge and skills through training. Less skeptical auditors, for example, can still detect fraud if given adequate training or if they work in an audit system designed to support fraud detection. This underscores the importance of audit organizations to not only rely on individual personality attributes, but also focus on developing auditor professional competencies through structured training (Power, 1997). Thus, audit organizations are advised to prioritize strengthening training programs and improving auditors' technical skills. This approach is more effective in improving the auditor's ability to detect fraud compared to relying solely on personality. As suggested by Hurtt et al. (2013), a combination of training, work experience, and the use of modern audit technology can significantly increase the effectiveness of auditors in detecting fraud.

The Effect of Redflags on Auditors' Ability to Detect Fraud

The results show that red flags have a significant influence on auditors' ability to detect fraud. Red flags, which include signs or potential indicators of fraud, are a key element in the detection process. This finding is in line with the research of Albrecht et al. (2012), which stated that red flags are an early signal that can trigger auditors to conduct a deeper investigation, thereby increasing the chances of uncovering fraud. Auditors who are trained in recognizing and analyzing red flags tend to have a higher level of sensitivity to the risk of fraud. The success of fraud detection relies heavily on the auditor's ability to recognize unusual patterns, behaviors, or situations that are often associated with red flags. Beasley et al. (2000) emphasized that a good understanding of red flags, such as financial pressures, lavish lifestyles, or weaknesses in internal controls, provides auditors with important tools to identify high-risk areas in audits. In addition, the American Institute of Certified Public Accountants (AICPA) in SAS No. 99 emphasizes that the identification of red flags is an important first step in detecting potential fraud.

The significant influence of red flags on auditor detection capabilities is also supported by research in the field that shows that failure to detect fraud is often caused by the auditor's inability to recognize existing red flags (Trompeter et al., 2013). Therefore, strengthening auditor training that focuses on the identification, analysis, and evaluation of red flags is urgently needed to increase the effectiveness of auditors in detecting fraud. These findings have important implications for audit organizations. Investing in training that promotes an in-depth understanding of the different types of red flags, whether related to financial conditions, individual behavior, or weaknesses in internal controls, is needed. In addition, organizations are also advised to take advantage of data-driven analytics technology that can help auditors identify red flags faster and more accurately.

The Effect of Time Pressure on the Auditor's Ability to Detect Fraud

The results showed that time pressure did not have a significant effect on the auditor's ability to detect fraud. These findings indicate that auditors are able to maintain the quality of work even though they are in limited time conditions. This explanation is in line with the opinion of Haynes et al. (1998), which states that professional auditors have the ability to manage their time effectively and prioritize important tasks, including the fraud detection process. Auditors tend to use their experience and skills to focus on the most risky areas, so time pressure doesn't directly reduce their ability to detect fraud. Previous research by Hurtt et al. (2013) has also shown that standardized audit procedures help auditors in identifying important areas to inspect, so they can manage their time more efficiently. Additionally, modern audit technologies, such as data-driven analytics software, allow auditors to speed up the analysis process without compromising accuracy or quality of work. This may explain why time pressure is not a significant factor in affecting the auditor's ability.

However, these results are in contrast to some other studies, such as those conducted by Sweeney & Pierce (2006), which found that time pressure can lead to a decrease in the quality of work, especially in situations where auditors have to sacrifice important procedures to meet deadlines. This difference may occur because the auditors involved in the current study have better experience or training, so they are better able to deal with time pressures than the auditors in the previous study. The implication of these findings is the importance of good time management in the audit process. Audit organizations still need to ensure that auditors are given sufficient time to conduct in-depth analysis, especially in cases involving a high risk of fraud. Additionally, training that focuses on time management and the use of technology can further strengthen auditors' ability to work efficiently under time pressure.

Training Moderating the Influence of Auditor Personality, Redflags and Time Pressure on Auditors' Ability to Detect Fraud

The results showed that the training moderated the influence of auditor personality on auditors' ability to detect fraud. This suggests that although auditor personalities, such as professional skepticism, tend to be stable and difficult to change (Barrick & Mount, 1991), structured training can help direct those personality traits to improve effectiveness in detecting fraud. For example, auditors with less skeptical personalities can still improve their abilities through training that focuses on recognizing fraud patterns, risk analysis, and developing a skeptical attitude. Research by Nelson (2009) supports these findings, stating that training can reinforce professional skepticism of auditors, which is an important element in detecting fraud. Training that includes case simulations, forensic interview techniques, and the use of analytical tools can provide auditors with practical skills that significantly enhance their ability to detect signs of cheating, regardless of their basic personality.

The results showed that the training did not moderate the influence of red flags and time pressure on the auditor's ability to detect fraud. These findings indicate that although training may improve auditors' ability to recognize red flags or manage time pressures, it does not significantly alter the relationship between these two factors and auditors' ability to detect fraud. Previous research by Beasley et al. (2000) showed that red flags, such as financial distress or inconsistencies in financial statements, require careful observation from auditors. Although training can improve auditors' sensitivity to indications of fraud, the results of this study suggest that training is insufficient to moderate the direct influence of red flags on fraud detection. One possible reason is that red flags are explicit and obvious, so even a trained auditor will not be spared the need to identify such signs. Therefore, the influence of red flags in fraud detection depends more on the auditor's observation acumen and technical skills, which although can be improved with training, remain direct and independent of moderation factors.

In addition, the time pressure that is often experienced by auditors in carrying out audits can affect the quality of fraud detection, regardless of the training that the auditor receives. Research by Sweeney & Pierce (2004) shows that time pressure can reduce auditor focus and speed up the decision-making process, potentially leading to the abandonment of procedures necessary to detect fraud. The results of this study show that although training can help auditors in better managing time pressure, it is not enough to reduce the negative impact of time stress on the audit process. In very time-constrained situations, auditors may still face difficulties in identifying and investigating potential fraud, even if they have received adequate training. These findings underscore the importance of the role of other external factors, such as organizational culture, managerial support, and the use of technology in detecting fraud, which can better moderate the influence of red flags and time pressures than training alone. Therefore, audit organizations are advised to develop systems that facilitate auditors in managing time pressures, for example by allowing more time for high-risk audits or by utilizing technology-based audit tools that can help speed up analysis without compromising accuracy.

CONCLUSION

Based on the results of the study, redflags affect the auditor's ability to detect fraud, while the auditor's personality and time pressure have no effect on the auditor's ability to detect fraud. The training moderated the influence of auditor personality on auditors' ability to detect fraud, but did not moderate the influence of redflags and time pressure on auditors' ability to detect fraud. Several suggestions can be put forward to improve the auditor's ability to detect fraud. Given that red flags have proven to be significant, audit organizations need to provide specialized training that focuses on the recognition, identification, and analysis of signs of fraud. This training can be in the form of case studies, risk-based audit simulations, or interactive learning to increase auditors' sensitivity to potential fraud. In addition, although the auditor's personality did not directly influence, the training was shown to be able to moderate the influence of personality on fraud detection capabilities. Therefore, training also needs to include the development of soft skills, such as skepticism, analytical ability, and rigor, through programs that integrate technical and psychological aspects.

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